

The use of your student/staff ID card ("the card") to make purchases is protected by the federal Electronic Fund Transfer Act and Federal Reserve Board Regulation E. This disclosure statement discusses the rights and responsibilities of the holder of the card ("Cardholder") and Delaware Valley University ("the University").

The following terms and conditions apply to the use of the Ram Dollars Account feature associated with the card. The agreement to comply with these terms and conditions constitutes a contract between the Cardholder and the University. By using the Ram Dollars Account feature of the card, the Cardholder agrees to comply with all of the terms and conditions.

The University reserves the right to cancel this agreement if the Cardholder violates any rules, regulations, policies, and/or procedures or breaches any terms or conditions regulating the use of the Ram Dollars Account.

A \$50 fee will be charged to the Cardholder's student tuition account if a deposit made online or by check is returned by the bank. The University does not charge a fee for deposits to or transfers from the Ram Dollars Account.

If the Cardholder returns merchandise that was purchased with Ram Dollars, the Ram Dollars Account will be credited for the amount of the return in accordance with the merchant's policy.